

In re Larry Dwain Hayes and Linda Jean Hayes,
DebtorCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1.	Rent or home mortgage payment (include lot rented for mobile home)	\$1,000.00
a.	Are real estate taxes included? Yes _____ No <u>X</u>	
b.	Is property insurance included? Yes _____ No <u>X</u>	
2.	Utilities:	
a.	Electricity and heating fuel	\$200.00
b.	Water and sewer	\$50.00
c.	Telephone	\$165.00
d.	Other: Cell Phones.	\$250.00
3.	Home maintenance (repairs and upkeep)	
4.	Food	\$650.00
5.	Clothing	\$10.00
6.	Laundry and dry cleaning	\$25.00
7.	Medical and dental expenses	\$0.00
8.	Transportation (not including car payments)	\$433.00
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10.	Charitable contributions	\$0.00
11.	Insurance (not deducted from wages or included in home mortgage payments)	
a.	Homeowner's or renter's	\$40.00
b.	Life	\$9.83
c.	Health	\$522.21
d.	Auto	\$100.00
e.	Other _____	\$ _____
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a.	Auto	\$365.00
b.	Other: Auto Payment.	\$185.00
14.	Alimony, maintenance, and support paid to others	\$0.00
15.	Payments for support of additional dependents not living at your home	\$0.00
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17.	Other _____	\$ _____
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 4,005.04
19.	Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20.	STATEMENT OF MONTHLY NET INCOME	
a.	Average monthly income from Line 15 of Schedule I	\$ 4,005.48
b.	Average monthly expenses from Line 18 above	\$ 4,005.04
c.	Monthly net income (a. minus b.)	\$ 0.44